

SUMMARY:

40 years' experience with financial institutions in Hawaii. Expertise in commercial lending. BBA in Marketing and Management from the University of Hawaii at Manoa and an MBA from Chaminade University.

BUSINESS EXPERIENCE:FIRST HAWAIIAN BANK

February 2018 to Present - Executive Vice President & Chief Lending Officer, Wholesale Banking Group – Responsible for the company's Commercial Real Estate, Corporate Banking, Business Services and Automobile Dealer divisions, as well as its Leasing subsidiary.

July 2017 to February 2018 - Executive Vice President & Group Manager, Commercial Banking Group – Responsible for company's Commercial Real Estate, Corporate Banking, and Automobile Dealer divisions, as well as its Leasing subsidiary.

January 2017 to July 2017 - Executive Vice President & Division Manager, Commercial Real Estate Division – Responsible for managing a portfolio consisting of real estate secured loans located in both Hawaii and the Mainland.

CENTRAL PACIFIC BANK

2014 to 2016 - President & Chief Banking Officer – Responsible for all customer-facing areas of the bank and development of the bank's strategic plan.

2010 to 2014 - Executive Vice President, Commercial Markets Group – Responsible for various lines of business, including Commercial Banking, Commercial Real Estate, Cash Management, and International Banking.

2005 to 2010 - Executive Vice President & Commercial Banking Division Manager – Total responsibility for managing a portfolio consisting primarily of the middle market and top 250 companies in Hawaii. Also responsible for overseeing cash management, indirect auto financing, and leasing activities.

FIRST HAWAIIAN BANK

2002 to 2005 - Senior Vice President & Division Manager, Corporate Hawaii Division and Trade Finance Department – Total responsibility for managing a portfolio consisting primarily of the top 150 companies in Hawaii. Also responsible for overseeing all issuances and payments of letters of credit for the entire bank.

1999 to 2001 - Vice President & Deputy Manager, Main Banking Center – Total responsibility for a team of relationship officers serving a clientele consisting of the top 250 Hawaii companies, as well as mid-size and small businesses.

1997 to 1999 - Vice President & Kahului Branch Manager – Total responsibility for the operation of the largest branch in Maui, including operations, consumer lending, business banking, and retail banking.

1996 to 1997 - Vice President & Deputy Manager, Kapiolani Branch – Total responsibility for a team of relationship officers serving a clientele consisting of mid-size and small businesses.

BANK OF HAWAII

1992 to 1996 - Vice President & Team Leader, Business Banking Department – Total responsibility for a team of commercial loan officers managing a loan portfolio of over \$250 million.

1986 to 1996 - Vice President, Corporate National Group – Responsible for managing a portfolio of Fortune 500 clients headquartered on the West Coast but conducting business in Hawaii. Region included Los Angeles, San Francisco, and Phoenix.

INTERNATIONAL SAVINGS & LOAN

1980 to 1986 – Served in various capacities, including Marketing Manager, Residential Loan Originations Manager, and Secondary Loan Market Manager.

OTHER:

- Member, Chaminade Board of Regents
- Member, Public Schools of Hawaii Foundation
- Member Arthritis Foundation of Hawaii